Certificate Number: 14912-NJ-DE-039260809

Bankruptcy Case Number: 20-10559



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 21, 2025</u>, at <u>11:12</u> o'clock <u>AM EST</u>, <u>Barbara A Weems</u> completed a course on personal financial management given <u>by internet</u> by <u>001 Debtoredu LLC</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>District of New Jersey</u>.

Date: January 21, 2025 By: /s/Jai Bhatt

Name: Jai Bhatt

Title: Counselor